

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Susan M. Burgess</u> | Social Security number or ITIN | xxx-xx-9677 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 16-32412-ABA | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Susan M. Burgess

12/27/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Susan M. Burgess
 Debtor

Case No. 16-32412-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Dec 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2018.

jdb +Susan M. Burgess, 4614 Schooner Road, Brigantine, NJ 08203-1201
 aty +Lars Hyberg, Hyberg, White & Mann, 2111 New Road, Suite 105, Northfield, NJ 08225-1512
 r +Barb Kyle, Balsley Losco Realty, 1630 New Road, Unit #1, Northfield, NJ 08225-1172
 cr U.S. ROF III Legal Title Trust 2015-1, by U.S. Ban, c/o Specialized Loan Servicing,
 8742 Lucent Blvd., Highlands Ranch, CO 80129-2302
 516515420 AT&T Mobility, c/o SW Credit Systems, LP, 4130 International Parkway, Suite 1100,
 Carrollton, TX 75007
 516529777 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 516732381 Apex Asset Management, LLC, Shore Orthopaedic Univ., PO Box 5407,
 Lancaster, PA 17606-5407
 516515423 +Clerk, Special Civil Part, DC-005823-11, 1201 Bacharach Boulevard,
 Atlantic City, NJ 08401-4510
 516515424 +Fay Servicing, 440 S. LaSalle Street, 20th Floor, Chicago, IL 60605-5011
 517016520 +Fay Servicing, LLC, 3000 Kellway Dr., Ste. 150, Carrollton, TX 75006-3357
 516515429 +Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516515430 Regional Acceptance Corp., 1424E East Fire Tower Road, Greenville, NC 27858
 516515431 +Select Medical Corp., c/o Bureau of Account Management, 3607 Rosemont Avenue,
 Camp Hill, PA 17011-6943
 516515432 +Shore Orthopaedic University Associates, c/o Apex Asset Management,
 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
 516515433 +The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
 516588358 U.S. ROF III Legal Title Trust 2015-1, by U.S. Ban, KML Law Group PC, Sentry Office Plaza,
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 516530609 +U.S. ROF III Legal Title Trust 2015-1, et al, ALDRIDGE PITE, LLP,
 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
 516774872 +U.S. ROF III Legal Title Trust 2015-1, et al, FAY SERVICING, LLC,
 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 27 2018 23:24:50 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 27 2018 23:24:47 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516515419 EDI: AFNIRECOVERY.COM Dec 28 2018 03:43:00 AT&T Mobility, c/o AFNI, PO Box 3097,
 Bloomington, IL 61702-3097
 516753907 +EDI: CINGMIDLAND.COM Dec 28 2018 03:43:00 AT&T Mobility II LLC, c/o AT&T Services, Inc.,
 One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
 516602352 EDI: BANKAMER.COM Dec 28 2018 03:43:00 Bank of America, N.A., PO BOX 31785,
 Tampa, FL 33631-3785
 516675558 +EDI: PRA.COM Dec 28 2018 03:43:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 516515421 EDI: CAPITALONE.COM Dec 28 2018 03:43:00 Capital One Bank, Post Office Box 30285,
 Salt Lake City, UT 84130-0285
 516661997 EDI: BL-BECKET.COM Dec 28 2018 03:43:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516515425 +EDI: MID8.COM Dec 28 2018 03:43:00 First Bank of Delaware, c/o Midland Funding LLC,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 516515426 EDI: PHINAMERI.COM Dec 28 2018 03:43:00 GM Financial, PO Box 181145,
 Arlington, TX 76096-1145
 516515427 +EDI: CBSKOHL.S.COM Dec 28 2018 03:43:00 Kohl's Department Store, Post Office Box 3115,
 Milwaukee, WI 53201-3115
 516515428 EDI: PRA.COM Dec 28 2018 03:43:00 Portfolio Recovery Associates, LLC,
 120 Corporate Boulevard, Norfolk, VA 23502
 516766253 EDI: PRA.COM Dec 28 2018 03:43:00 Portfolio Recovery Associates, LLC, c/o Gamestop,
 POB 41067, Norfolk VA 23541
 516765255 EDI: PRA.COM Dec 28 2018 03:43:00 Portfolio Recovery Associates, LLC,
 c/o Victorias Secret, POB 41067, Norfolk VA 23541
 516537021 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 27 2018 23:19:19 Regional Acceptance Corporation,
 PO Box 1847, Wilson, NC 27894-1847
 516668743 +EDI: RMSC.COM Dec 28 2018 03:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty ###Friedman Vartolo, LLP, 950 Third Avenue, 11th Floor, New York, NY 10022-2775
 516515422 ###Catherine Aponte, Esquire, Friedman Vartolo, LLP, 950 Third Avenue, 11th Floor,
 New York, NY 10022-2775

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 34

Date Rcvd: Dec 27, 2018

***** BYPASSED RECIPIENTS (continued) *****

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Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. ROF III Legal Title Trust 2015-1, by U.S. Bank National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert A. Loefflad on behalf of Debtor John P. Burgess rloefflad@ffhlaw.com, ghuie@ffhlaw.com
Robert A. Loefflad on behalf of Joint Debtor Susan M. Burgess rloefflad@ffhlaw.com, ghuie@ffhlaw.com
Thomas J Subranni trustee@subranni.com,
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com
TOTAL: 4